

Chapter V

Housing & Affordable Housing Strategy

CHAPTER V

HOUSING & AFFORDABLE HOUSING STRATEGY

The following housing element is consistent with Rhode Island's Consolidated Plan for 2000 – 2005, particularly those sections relating to rural development, affordable housing and rehabilitation of existing housing, all of which are highly prioritized and relevant to the Town of Burrillville. The Affordable Housing Strategy, as contained herein, identifies specific steps taken by the Town to increase the supply of affordable housing and the resources and policies used in this regard. This plan serves as a clear statement as well as a guide for the housing development community as to the specific geographic location, number and type of affordable housing units necessary to meet the Town's diverse population needs.

This chapter is consistent with Chapter IX, Land Use and Rhode Island State Guide Plan Element 121, Land Use 2010, which encourages development of new growth centers or villages that incorporate the following eight criteria:

1. Strengthen and encourage growth in existing centers;
2. Scale new infrastructure to support compact growth (over a 20 year period);
3. Include mixed land uses;
4. Create a range of housing opportunities and choices;
5. Protect and enhance critical environmental resources;
6. Provide a variety of transportation choices;
7. Promote community design that contributes to a sense of place;
8. Encourages growth in appropriately scaled centers.

The Comprehensive Planning and Land Use Regulation Act requires that local comprehensive plans identify and analyze existing and forecasted housing needs and objectives including programs for the preservation -including but not limited to- the preservation of federally insured or assisted housing, improvement and development of housing for all citizens. This housing element enumerates local policies and implementation techniques to provide a balance of housing choices, recognizing local, regional and statewide needs for all income levels and for all age groups -including but not limited to- the affordability of housing and the preservation of federally insured or assisted housing. At minimum, R.I.G.L. Title 45 Chapter 53 requires that all cities and towns maintain at least 10 percent of total housing units as affordable. At a minimum, the Town's housing policies and affordable housing strategies must include specific steps that address the following:

- Upgrading deteriorating and substandard housing;
- Providing new housing opportunities that are available to residents of varying income levels (i.e., 0-30% of MFI, 30 – 50% and 50-80% of MFI). ;
- Identify the number of affordable units needed to achieve the 10 percent affordable housing threshold as quantified in the most recent ‘Low and Moderate Income Housing by Community’ tabulation published by RIHMFC by type and tenure consistent with the consolidated plan.
- Identify the number and type of low and moderate income units (e.g. family, elderly, special needs) produced by these strategies in proportion to the unmet local and state housing needs identified in the housing element and consistent with the consolidated plan.
- Provide quantitative estimates of how each strategy will contribute to attainment of the threshold and the timeframe for implementation of each.
- Identify responsible parties and partners for each implementation strategy and identify resources that will be tapped to achieve those strategies.

The following components of housing which were reviewed include:

- Number and type of dwelling units;
- Trends in housing in Burrillville, 1980 – present;
- Age and condition of housing;
- Affordability of housing for a median income family in Burrillville;
- Characteristics, location and effective integration of affordable dwelling units;
- Characteristics of special needs housing (i.e., elderly renters, physically and/or mentally disabled); and,
- Housing programs

Existing Conditions, Trends, Projections and Cost

Burrillville is part of a larger "housing market area" defined by the State as including Glocester, Foster, Scituate, Coventry, West Greenwich and Exeter, all of which are rural-suburban communities. This housing market area is the least densely settled in the State, and includes several small urban areas centered on mill villages, leaving large areas in between thinly settled.

The Town is characterized by urban, suburban and rural types of housing development, generally becoming more rural moving from Pascoag outward to the north, east and west. The urban area (Pascoag/Harrisville), is composed of medium to high density single and

multi-family development on 12,000 to 20,000 square foot lots. Residential development is interspersed with commercial and industrial/manufacturing development.

The suburban area of the Town includes largely those areas outside of Pascoag/Harrisville, which front on arterials and collector roads such as Bronco's Highway (Route 102), East Avenue (Route 107), Douglas Pike and others. These areas are generally encompassed by the R20, R40, F2 and F5 zoning districts interspersed with some commercial, industrial and open space districts. They are primarily comprised of single family dwelling units at medium to low densities, largely on 40,000 square feet to two-acre lots.

The villages of Oakland, Mapleville, Glendale, Mohegan, and Bridgeton can also be characterized as suburban development, though Oakland and Mapleville are of higher densities similar to Pascoag and Harrisville. In many cases, these villages were built around mills, with associated housing for mill workers, such as that found along East Avenue. With respect to mill villages and associated redevelopment projects, the utmost care shall be taken at all times to ensure conversion of what may have been previously utilized at industrial or commercial property is environmentally investigated and remediated per RIDEM regulations; Stillwater Mill No. 4, located in Harrisville is one such example. Interspersed throughout these areas are farms, large State-owned tracts and facilities, and some small industrial and business uses, many longstanding, around which residential development occurred.

Between these more densely settled areas are the rural portions of the community. Public open space, forested areas, and rural residential compound subdivisions containing lots of 2 to 5 acres.

In terms of housing cost, Burrillville's housing stock –similar to northern Rhode Island's housing stock- has been steadily influenced over the past 10 years by Boston's burgeoning Metro Area. The local housing market is responding to the out-migration of people from the Boston area who are in search of proportionately less expensive housing stock. In general, those people earn higher incomes than the local populous and are able to pay a higher premium for both existing housing stock, and new housing. Additionally, other factors have worked to limit local housing affordability as well as availability, such as:

- High land costs, aggravated by large minimum lot size and other requirements in excess of environmental or social need;
- High construction costs and resultant high rents or sales prices;

- Marginal funding from federal housing programs;
- Unemployment or under-employment;
- Lack of municipal facilities and services for potentially suitable housing and development sites;
- Increased number of low paying service sector jobs.

Demographics - Burrillville's population was one of the few in Rhode Island to have decreased since 1990. To understand decennial growth trends, (see Table V-1).

Table V-1
Burrillville Population Trends, 2000

<u>Year</u>	<u>Population</u>	<u>Percent Change</u>	<u>Number Change</u>
1960	9,116	NA	NA
1970	10,087	10.7	971
1980	13,164	30.5	3,077
1990	16,230	23.3	3,066
2000	15,796	(2.7)	(434)

Source: U.S. Census of Population, 2000.

Despite the recent decrease, Burrillville's population is expected to continue to grow over time, although at a somewhat slower pace than the last 20 years. According to RI Statewide Planning 2000 census projections, (Table V-2) Burrillville is expected to increase by a total of 2,399 people by year 2030.

Table V-2
Population Projections for Burrillville

Year	Projected Population	Percent Change
2005	16,163	2.3
2010	16,469	1.8
2015	16,928	2.7
2020	17,439	3.0
2025	17,876	2.5
2030	18,195	1.8

Source: U.S. Bureau of the Census, 2000; RI Statewide Planning.

The median family income of Burrillville residents has risen over the past decade, 64.7 percent between 1990 and 2000 (see Table V-3)

Table V-3
Burrillville Median Family Income, 2000

Year	Median Family Income	Percent Change from Previous Decade
1970	\$ 8,949	72.5
1980	\$18,569	107.5
1990	\$35,805	92.8
2000	\$58,979	64.7

Source: U.S. Bureau of the Census, 2000.

The median sale price of single-family homes has increased 23.7 percent from 1990 to 2000. However, since 2000, the price of a single family home has risen from \$146,000 to \$197,950 as of year-end 2002, an increase of 36 percent in just two years, thus indicating a rapid cost inflation of the local housing market. As of year 2003 (Jan. 03' thru Sept. 03') the median sales price of a single-family home in Burrillville was \$230,000¹, thus confirming a widening gap between housing price and income levels creating an affordability problem for Burrillville residents, who maintained a median family income of only \$58,979 as of 2000. The median family income of 2000 would correlate to an average affordable housing price of +/- \$157,500. The result is a \$40,000 affordability gap between current median family income and single family housing price as of year 2002. The disproportionate rise of housing cost to income level has created a pressing need in Burrillville, as in many Rhode Island communities, to provide affordable housing units to residents of moderate incomes, such as families whose earnings are 120 percent of median family income.

According to the 2000 Census figures, nearly 40% of the town's families –of which there is an estimated 4,240- earn 80% or less than the median family income for Burrillville, which is \$58,979. The above figures indicate that the need for affordable housing is already prevalent amongst our own residents.

At Risk Populations - In Burrillville, there are individuals and families who are unable to afford the high costs of housing, and rely upon subsidy programs for assistance. Identifying the at-risk group involves determining the number of individuals and/or families participating in public assistance programs. The total number of households receiving public assistance within the town is 186 or 3 percent. In addition to those groups listed above,

¹ 11-03' Rhode Island Housing "Statewide Multiple Listing Service"

seniors are considered at-risk due to fixed incomes. U.S. Census 2000 figures show that 193 of Burrillville's 5,544 total housing units receive some sort of supplemental security income.

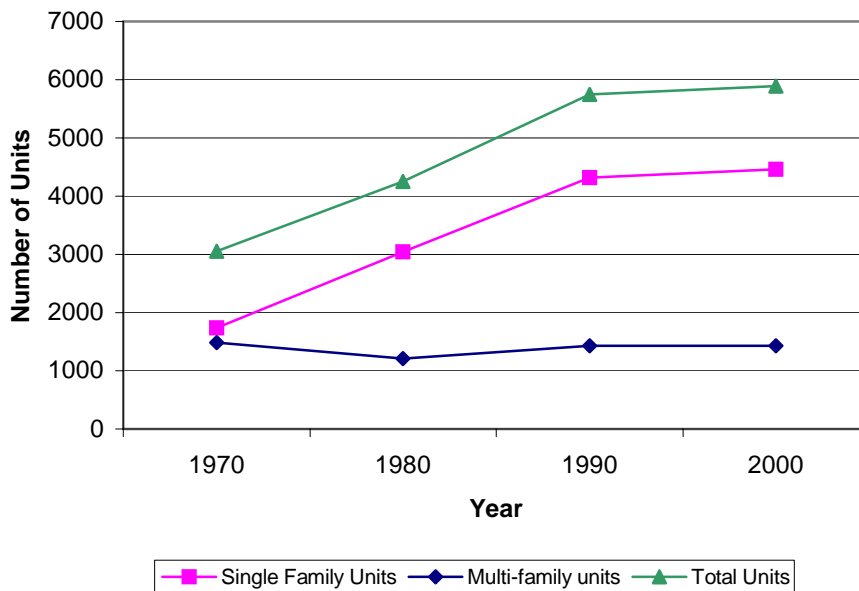
Burrillville's age distribution compares interestingly to that of the state and may provide insight as to who is able to purchase newer housing stock. As of 2000, 28.2 percent of Burrillville's population was under the age of 18, while the state contained 27 percent. Burrillville had a slightly lower percentage of elderly residents than the State in 2000, 11.4 percent compared to 14.4 percent (see Table V-4). Yet, Burrillville's median age is slightly higher, which may be an indication that Burrillville has recently been a magnet for empty nesters.

Table V-4
Age Distribution of Burrillville Population 2000

Area	Under Age 18 (1)	Age 64 and over (2)	Median Age
Burrillville	28.2 %	11.4 %	37.5
Rhode Island	27 %	14.5 %	36.7

Source: U.S. Census 2000.

Figure V-1
Housing Trends in Burrillville, 1960-2000



Source: 2003, Burrillville Building Department

Housing Stock – According to Figure V-1, Burrillville has experienced very little multi-unit or rental housing development over the past 10 years. A large percentage of housing development has been single-family detached market rate housing, leaving virtually no opportunity for the planning board to review affordable housing development. Historically, many mill duplex units were constructed to house mill workers. Many of these units still exist today, represent the majority of the town's multi-unit dwellings, and anchor the villages' historic character. An opportunity exists for developers to incorporate such units into new housing developments as affordable units. Replicating these structures will enhance the villages' historic appeal as the Town grows.

During the 1990's there were approximately 522 building permits issued for new housing units in the Town (see Table V-5). The 1990 Census indicates that approximately 1,497 new units were added to the Town's housing stock during that period². Virtually all of these new units were single family detached units.

Table V-5
Residential Building Permits Issued 1990 - 2000

Year	No. of Permits	Single Units	Family	Multifamily Units
1990	54	54		0
1991	34	34		0
1992	40	40		0
1993	34	34		0
1994	56	56		0
1995	60	60		0
1996	50	50		0
1997	55	55		0
1998	69	69		0
1999	70	70		0
Total	522	522		0

Source: 11-19-03, Town of Burrillville Planning Department.

According to Table V-6 below, Burrillville attains an adequate amount of nursing home beds and assisted living beds. However, a large demand exists for senior apartments, as is evident from a waiting list of 127 as of 2000. According to the 2000 HUD Comprehensive Housing Affordability Strategy Data, a number of elderly rental households with housing problems

² 1990, U.S. Bureau of the Census

have been identified and is discussed later in the Affordable Housing Strategy section of this chapter. The Burrillville Housing Authority currently administers 84 affordable housing vouchers.

In Burrillville, there are three housing developments which are insured and/or subsidized by the U.S. Department of Housing and Urban Development (HUD). These include Bradford Court on North Main Street, Stillwater Apartments on Main Street, and Ashton Court Village on Chapel Street. This represents a total of 189 units (3 percent of the Town's total units), all of which are exclusively occupied by the elderly³. To qualify for these units, applicants must fit into the HUD established "lower" income limit of \$23,550 for 1 person family, \$26,900 for 2 people, \$30,300 for 3 people and \$33,650 for 4 people, or "very low" income limit of \$14,150 for 1 person family, \$16,150 for 2 people, \$18,150 for 3 people and \$20,200 for 4 people.

Table V-6
Group Quarters Housing Units 2000
Nursing Homes, Affordable Senior Apartments, Assisted Living

Facility Name	Nursing Home	Assisted Living	Senior Housing Facility	# Units	# Beds	Section 8	Title 19	Vouchers	Wait List
Stillwater Apartments			X	15		X			12
Bradford Court			X	98		X			40
Ashton Court			X	76				84	308* (65 Town)
Overlook	X			100			X		0
Pine Grove	X			72			X		0
Bayberry Commons	X			105			X		0
Welcome Home		X			16				5

Source: 11-13-03 - Burrillville Housing Authority, Overlook, Bayberry and Pine Grove Nursing Homes, Promac Inc., (stillwater apartments), Bradford Ct

* Inflated, due to applicants applying to all facilities

Housing Units by Census Tract - Table V-7 illustrates the estimated number of housing units by census tract for Burrillville in 2000. The 2000 estimate is based upon the total 2000 census figure distributed by Census Tract based upon population distribution.

³ 2003, Burrillville Housing Authority

Table V-7
Estimated Number of Housing Units by Census Tract, 2000

Census Tract	Units 1990	Units 2000
129	2,169	2,012
130.01	1,098	1,140
130.02	2,484	2,669
TOTAL	5,751	5,821

Sources: U.S. Census of Population, 2000.

Recent development patterns show a decentralized development pattern within the town according to the census tract data (1990 & 2000, U.S. Census). The percentage of housing units shows that a higher number of new units were built in the suburban and outlying rural areas of the community as opposed to Pascoag/Harrisville (CT 129 actually declined), which are by comparison, more urban. This may be affirmed by viewing U.S. Bureau of the Census, 2000, CDP data, which shows urban population concentrations. Burrillville's two CDP area designations, Pascoag and Harrisville, combine for a total population of 9,173, while the remaining portion of Burrillville –suburban to rural areas- contains 6,623 residents (2000 U.S. Census). The growing number of single-family housing units outside urban cores is due to a number of factors including parcel subdivision on outlying roadways and the desirability of the outlying areas of the community as a location choice as people continue to pursue the element of seclusion.

Occupancy – Seventy seven percent of the housing units in Burrillville are owner-occupied units (see Table V-8). As of 2000, 23 percent of all units in the Town were renter-occupied. Census tracts 129 and 130.02, which includes the village centers, (urbanized areas) accounted for 94 percent of the rented units within town. The remaining 6 percent is within census tract 130.01, which largely covers western Burrillville, and is comprised of State game lands. As is later discussed in the Affordable Housing Strategy section, an Inclusionary village overlay zone has been adopted to geographically control and promote orderly residential growth, conserve neighborhood cohesiveness and ensure an adequate number of affordable ownership and rental units.

Table V-8
Tenure, 2000

Census Tract	Owner Occupied	Percent of Tract	Renter Occupied	Percent of Tract
129	1,080	57	824	43
130.01	1,006	93	80	13
130.02	2,183	85	386	15
TOTAL	4,269	77	1,290	23

Source: U.S. Bureau of the Census, 2000

Age and Condition of Housing Units – Burrillville has a fair amount of older housing stock; as 44 percent of Burrillville's housing units were built before 1960. Not surprisingly, 73 percent of the total units that are 40 years old or older are within CT 129, again, the Town's urbanized area.(see Table V-9). Variations in the number and age of housing units within census tracts illustrate the development patterns throughout the community, with the Pascoag area, having the largest percentage of older housing (units 40 years or older).

Table V-9
Age of Housing Unit by Census Tract, 2000

Census Tract	40 Years¹ or Older	Percent of Total	20-39 Years	Percent of Total	1-19 Years	Percent of Total
129	1,467	73	461	23	84	4
130.01	428	38	613	54	99	9
130.02	1,267	47	1,024	38	378	14
Townwide	2,561	44	2,699	46	561	10

Source: U.S. Census of Population, 2000

Special Needs Housing

There is a pressing need in Burrillville, as in many older communities, to improve access to public facilities as well as throughout the Town at large. According to the 2000 Census, Burrillville's civilian non-institutionalized population 5 years and over with physical disabilities is 1,190 or 8% of the total population. Comparatively, the State of Rhode Island attains 7% with physical disability.

Response to special needs population

The Burrillville Building Inspector will continue to work with developers –particularly with regards to redevelopment- under the flexible building code to provide access for civilians with physical disabilities. In 1996, the Town revised its Zoning Ordinance to allow for accessory apartments within existing residential units; such units will allow families to better care for their elderly or disabled members. The Town will continue to identify alternative housing options through its Zoning Ordinance and Subdivision Regulations to better address the needs of Burrillville’s special needs population.

Physical Resources - The rapid rise in the price of land is one of the greatest contributors to the recent inflation in the cost of building new homes. The Town must continue to find ways to lower the initial cost of housing development for purposes of providing affordable housing to town residents.

More specifically, as was previously identified within this chapter, affordable housing for senior citizens continues to be a priority and, as such, will be implemented through the development of the Stillwater Mill Complex Redevelopment District Plan –specifically, the development of Stillwater Heights –a HUD Section 202 elderly apartment complex. Likewise, the Stillwater Mill Complex shall continue to be aggressively planned and redeveloped by the Town of Burrillville in order to seamlessly integrate affordably housing units in historic fashion –in keeping with the Federally recognized historic district of Harrisville.

Maximizing the number of redevelopment projects (e.g. brownfields or vacant buildings and sites) for potential affordable housing development is the highest priority for the Town of Burrillville, which views such as a recycling of neighborhood resources. This form of sustainable planning activity is in keeping with this and other sections of the Town Comprehensive Plan. Sustainable development reuses and or reactivates, in instances of vacant brownfields sites, existing infrastructure as opposed to extending new infrastructure and services. Redevelopment projects therefore represent a most efficient use of land thereby conserving town resources through efficient maintenance. Two specific redevelopment projects (i.e. Stillwater Mill Complex and Pascoag Grammar School) are quantified later in the affordable housing strategy matrices.

Land owned by local non-profit groups may also be considered, as their interest and mission allows. The Town will work with non-profits to locate appropriate sites for affordable housing developments, prior to their acquisition of sites, to be sure development is commensurate with this and other elements of the Town Comprehensive Plan and Zoning Ordinance.

Social Resources - These may include private or public groups or individuals able to offer land, financing, technical assistance or social and political leadership.⁴ The Town, churches, employers and social service organizations fit into this category. Among the activities which may be conducted or influenced by these entities is: offering technical assistance to developers in planning and processing applications (Town), providing social leadership (churches), offering temporary housing (social services agencies).

Financial Resources - There are a number of programs available to assist local residents in obtaining housing, including:

- Rhode Island Housing - provides financial and program support to create and preserve opportunities for quality, affordable housing for low and moderate income Rhode Islanders. Programs include low interest mortgages for first time homebuyers, low interest loans to create accessory apartments in a home, low interest mortgages to buy an older home and make substantial repairs, home equity conversion mortgages which enable older homeowners to remain in and retain ownership of their homes, among others.
- Farmers Home Administration - administers a rural housing site loan program which provides loans to public and private local nonprofit organizations for development of low and moderate-income family housing.
- Banks, Employers and Businesses - loans, and funds for down payments.

Management Resources - Management is necessary to control the resources necessary to construct or renovate affordable housing units; and to manage the units over time or administer the programs that maintain their affordability over time.⁵ Control of the affordability of housing units in the long term may be addressed through deed restrictions on the property or by retaining the units in the control of a non-profit organization. Deed restric-

⁴ Affordable Housing Plan of The Town of North Kingstown, Submitted by the North Kingstown Affordable Housing Commission and The North Kingstown Planning Commission, LandUse, Inc., July, 1990.

⁵ Affordable Housing Plan of The Town of North Kingstown, Submitted by the North Kingstown Affordable Housing Commission and The North Kingstown Planning Commission, LandUse, Inc., July, 1990.

tions can give the Town or another entity the right of first refusal at the time of re-sale, or could limit the sale price of the unit without involving a third party. They may be written so that the property is restricted in perpetuity, or they may lapse after a given time, typically 30 years.

In Burrillville, housing resources, which receives annual funding from RI CDBG, is managed by the Town Planning Department and the Woonsocket Planning Department, which administers housing rehabilitation programs. The Burrillville Housing Authority oversees the Town's elderly housing and Section 8 Housing program. Management resources which could further the Town's housing objectives include an expanded role for the Housing Authority and establishment of a local non-profit housing corporation or trust.

Economic Development Resources

Aggressive economic development initiatives and the creation of jobs work to offset escalating housing costs. Burrillville's recently adopted Route 102 Development Management District Plan⁶ sets aside nearly 100 acres of developable industrial property along the route 102 corridor for specific industrial sectors –mainly, the FIRE Industries and Manufacturing. The Route 102 plan consisted of rezoning nearly 50 properties and eliminating the Highway Commercial zone district for the sole purpose of utilizing the corridor for skilled to highly-skilled “career jobs” as opposed to those associated with the lower paying service/retail sectors. The former of which typically offers health benefits, a costly item that drastically eats into the incomes of all those families who do not receive health benefits.

Assuming the Town is successful in achieving a development split of 50/50 (acres) between the FIRE and Manufacturing Sectors, according to Table 212-02(1) Industrial Acreage Projections: Year 2020, of the State's Industrial Land Use Plan, the Town can expect to gain nearly 7,250 total jobs over the next twenty years. Of those jobs, 6,250 will be devoted to the FIRE Industries.⁷ Even if merely 11 percent of those jobs went to those of affordable incomes, that would provide for nearly 800 jobs for LMI families. As learned later in this chapter, the town expects to create 732 units by year 2020.

Housing Issues

⁶ http://www.burrillville.org/Public_Documents/BurrillvilleRI_EconDev/tableofcontents

⁷ <http://www.planning.state.ri.us/ed/Idlu/Pt2.PDF>

The following summarizes the major housing-related issues identified during this five-year plan update:

- Median family income rose by 64.7 percent between 1990 and 2000, while median single-family home sales price rose 67.7 percent from 1990 to 2002. Median sales prices as of 3rd quarter end 2003, however, were \$230,000, thus affirming a continued increase in housing costs that is outpacing median family income.
- Trends indicate that single family dwelling construction continues to be the favored form of development in Burrillville, and multifamily dwelling development over the last decade has been virtually non-existent.
- The present economic condition of the State, and New England in general, seems to indicate that a slower rate of increase in building permits will continue in the short-term future.
- Between 1990 and 2000 a higher number of new units were built in the suburban and outlying rural areas of the community than in Pascoag/Harrisville.
- Most housing units in Burrillville are single family, owner-occupied units.
- Nearly 45 percent of Burrillville's housing units were built before 1960, 73 percent of the housing units in CT 129, Pascoag Village, are 40 years old or older.
- The median contract rent in Burrillville according to the 2000 Census is \$514. This is higher overall than the State averages for the same contract rent, which is \$477.

In terms of rent burden, an estimated 35 percent of the total renters in Burrillville expend more than 30 percent of their income to rent. The state averages are slightly higher at 37 percent.

- In Burrillville, there are individuals and families who are unable to afford the high costs of housing, and rely upon subsidy programs for assistance.
- Currently there is a waiting list for units at the Housing Authority's Ashton Court apartments (for the elderly).

- The Town Housing Authority's role is limited to overseeing the Ashton Court complex and the Section 8 program.
- There is no group, committee or agency directly responsible for the overall housing needs of the community. The following affordable housing strategy represents a policy to identify and address those needs.

AFFORDABLE HOUSING STRATEGY

Recent amendments to the Low and Moderate Income Housing Act (R.I.G.L. 45-53), mandate that Towns that do not conform to the Act find ways to encourage affordable housing development. Statewide, towns, including Burrillville, are required to maintain at least 10 percent of total housing stock as affordable housing stock. Communities that already maintain 10 percent of their total housing stock as affordable are exempt from the act. Currently, 7.16 percent of Burrillville's total housing stock qualifies as affordable.⁸

HOUSING PROBLEMS – A key component of this Affordable Housing Strategy is to clearly identify the housing needs of Burrillville's local population. Those populations in need will then be compared to the needs of the region and state.

Local needs - –Table V-10, Housing Problems Output for all Households, (2000 HUD CHAS data⁹) , identifies specific types of housing need within the town of Burrillville. Table V-10 depicts owners, renters, large and small families, and elderly. Data is also presented in the form of percentage with housing problems and/or cost burden. For example, there are households whose income earnings are between 30 and 80 percent of median family income for Burrillville. It also depicts the ranges between 30 to 50 percent and 50 to 80 percent. Household incomes greater than 80 percent of median family income are also shown. These data are key to understanding Burrillville's housing needs in order to determine what affordable housing strategies should be employed to address the specific need for the town's residents. The following definitions must be understood in order to interpret Table V-10:

1. Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

⁸ Rhode Island Housing Mortgage & Finance Corporation

⁹ www.comcon.org/resources/chas/reports.asp

2. Other housing problems: overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.
3. Elderly households: 1 or 2 person household, either person 62 years old or older.
4. Renter: Data does not include renters living on boats, RV's or vans. This excludes approximately 25,000 households nationwide.
5. Cost burden: the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Need – Female headed households and homelessness

The Housing needs of Burrillville reflect a continued need for assistance programs. The success of Burrillville's Home Rehabilitation Grant Program (funded by the Community Development Block Grant program) serves to indicate that the Town has a number of households in need of assistance. The demographics of the grant recipients serve as an indication of those populations in need. Out of a total of 31 properties assisted between 1997 to present, there were 68 total beneficiaries, 22 were elderly and 15 were in female-headed households. The demographics of those who benefit from the Town's CDBG housing program have been cross-examined with a recent RI Emergency Shelter Report and there seem to be correlations concerning those populations who used shelters in Rhode Island with those in need, locally, with housing problems. Consistently high were the number of single female-headed households.

According to the RI Emergency Shelter Annual Report for July 1, 2002 to June 30, 2003, the Rhode Island emergency shelter system provided shelter for 879 single women, more than ever recorded.¹⁰ The shelter report also states that the two most important reasons for seeking shelter include no income and housing costs. According to the shelter report's appendix, "city/town or last residence for shelter clients 2002-2003", .2 percent of Rhode Island's shelter clients last resided in Burrillville, which equated to 10 shelter clients. The report clearly indicates that Burrillville has a very small homelessness problem. Providence showed the highest percentage, statewide, at 40.5 percent, followed by the cities of Woonsocket, Cranston and Pawtucket at 6.2, 5.4 and 5.1 percent respectively.

Response – Female headed household and the disabled

¹⁰ Hirsch, Eric, 2003; RI Emergency Shelter Annual Report for July 1, 2002 to June 30, 2003.

The Town will continue to explore funding opportunities from Rhode Island's Community Development Block Grant Program and HUD programs to specifically expand the housing base for physically and/or mentally disabled citizens, and female-headed households. Stillwater Heights, for example, will contain 14 units which will accommodate the disabled. Other populations are identified further in the Affordable Housing Strategy Section of this chapter.

Need - Elderly renter households

Analysis of Table V-10 shows that Burrillville attains a total of 5,487 households, of which 24.7 percent have some sort of housing problem. Equally alarming is the fact that 23.5 percent have a cost burden of greater than 30 percent, while 8.5 percent have a cost burden greater than 50 percent. In Burrillville, there are approximately 1,239 renters, which represent 23 percent of the total households. Of that 23 percent, 319, or 26 percent are elderly renters, and 266 households earn equal to or less than 80 percent of median family income. Of those 266 elderly renters, an estimated 150 have "any housing problems" (i.e., some sort of burden) that need to be rectified through this affordable housing strategy.

Continuing on the subject of elderly and analyzing the CHAS data further, Burrillville contains two CDP's (Census Designated Places); Pascoag and Harrisville. The total number of rental households in the Pascoag CDP is 511, of which 121 (24%) are elderly renters. The Harrisville CDP, while substantially smaller, attains 270 total rental households, however, the total number of elderly renter households is 112 or 41%.

Overall (i.e., Town wide), 71% of all elderly renter households less than or equal to area median income have a cost burden of greater than 50 percent, which means, 51 percent or more of their income goes to rent and utilities. This equates to 155 elderly units.

Response - Elderly renter households

In order to respond to the needs of Burrillville's elderly rental population, a population of substantial housing problems and burden, the Town Council and Burrillville Redevelopment Agency were successful in securing \$5.9 million of HUD Section 202 funds to construct senior apartments within the Village of Harrisville. The figures discussed in the needs section above, legitimize the decision to locate approximately 52 elderly subsidized senior apartments in Harrisville where a substantial proportion of the elderly housing units need assistance. Specifically, the project is named Stillwater Heights, and is a key part of the Stillwater Mill Redevelopment Project. These 52 units will be constructed within the first 10

years of the implementation schedule and provide housing for a large chunk of the estimated 155 elderly renter households where there is a perceived need.

Table V-10
Housing Problems Output for -All Households

Name of Jurisdiction:			Source of Data:			Data Current as of:					
Burrillville town, Rhode Island			CHAS Data Book			2000					
	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(L)
1. Household Income <=50% MFI	233	172	26	128	559	294	64	20	77	455	1,014
2. Household Income <=30% MFI	170	109	18	78	375	134	14	0	38	186	561
3. % with any housing problems	64.7	78	100	82.1	73.9	66.4	100	N/A	73.7	70.4	72.7
4. % Cost Burden >30%	64.7	78	100	82.1	73.9	66.4	100	N/A	73.7	70.4	72.7
5. % Cost Burden >50%	47.1	59.6	77.8	56.4	54.1	29.9	100	N/A	63.2	41.9	50.1
6. Household Income >30% to <=50% MFI	63	63	8	50	184	160	50	20	39	269	453
7. % with any housing problems	60.3	54	100	50	57.1	25	80	100	100	51.7	53.9
8. % Cost Burden >30%	60.3	54	50	50	54.9	25	80	100	100	51.7	53
9. % Cost Burden >50%	6.3	0	0	0	2.2	6.3	80	0	51.3	26	16.3
10. Household Income >50 to <=80% MFI	33	164	22	54	273	145	410	139	129	823	1,096
11. % with any housing problems	12.1	8.5	63.6	7.4	13.2	17.2	42.7	60.4	89.1	48.5	39.7
12.% Cost Burden >30%	12.1	2.4	18.2	0	4.4	17.2	42.7	42.4	89.1	45.4	35.2
13. % Cost Burden >50%	0	0	0	0	0	0	12.2	0	34.9	11.5	8.7
14. Household Income >80% MFI	53	244	10	100	407	305	2,068	354	243	2,970	3,377
15. % with any housing problems	7.5	1.6	0	0	2	4.9	8.1	6.8	22.2	8.8	8
16.% Cost Burden >30%	0	0	0	0	0	4.9	7.7	6.8	22.2	8.5	7.5
17. % Cost Burden >50%	0	0	0	0	0	0	0.7	0	1.6	0.6	0.6
18. Total Households	319	580	58	282	1,239	744	2,542	513	449	4,248	5,487
19. % with any housing problems	48.9	23.6	69	33	34.4	22.7	15.6	25	52.6	21.9	24.7
20. % Cost Burden >30	47.6	21.2	44.8	31.6	31.5	22.7	15.3	20.1	52.6	21.1	23.5
21. % Cost Burden >50	26.3	11.2	24.1	15.6	16.7	6.7	4.7	0	20.7	6.2	8.5

Strategies to address housing needs -

The Affordable Housing Strategy Summary, (Table V-11), depicts Burrillville's implementation schedule for affordable housing development for future years 2010, 2015, 2020 and 2025. Burrillville has already adopted the zoning tools necessary to preclude the need for a 6-month to 1-year implementation schedule. In addition to prescribing policy changes for housing development, Table 11 projects the number of affordable housing units necessary to reach the 10 percent affordable housing goal as stated in R.I.G.L. 45-53. More specifically, Tables 12 and 13 depict the total growth including market rate units. Collectively, actions will address housing needs for all segments of the housing market, including, renters, homeowners, elderly, low and moderate income residents, large families, the homeless and special needs persons and groups.

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Table 11. Summary – Affordable Housing Strategy Summary

AFFORDABLE HOUSING DEVELOPMENT AND REHABILITATION STRATEGIES								
<u>Strategy / Action</u>	Year 2010	Year 2015	Year 2020	Year 2025	Total	<u>Rental (Family, Elderly, Disabled)</u>	<u>Ownership (Family, Elderly, Disabled)</u>	<u>Income Group (% of MFI)</u>
<u>Subdivision & Land Development Controls</u>								
Require minimum of 20% affordable units in subdivisions of 10 or more units	4.34	4.34	4.34	4.34	17.36		17.36	<= 80%
<u>Inclusionary Zoning – Village Planned Development Ordinance</u>								
Require minimum of 20% affordable units in VPD Overlay Zone	24	24	24	24	96	32	64	<= 80%
<u>Site-specific rehabilitation of existing properties</u>								
Convert vacant Pascoag Grammar School into 100% affordable units	20				20	20 (Family)	(convert to ownership within 5 years)	<= 80%
Stillwater Heights Section 202 HUD subsidized senior apartments	52				52	52 (Elderly, 14 Disabled)		<= 50%
Rehabilitation of Stillwater Mill Clock Tower Building into 60% affordable units	30				30	30 (Family)		<= 60%
Woonsocket Neighborhood Development Corp. (O’Hearne Associates)	50	50			100	40	60	<= 80%
<u>Burrillville Affordable Housing Strategy - TOTAL</u>	180.34	78.34	28.34	28.34	315.36			

Zoning Strategies

A key component of this Affordable Housing Strategy is the adoption of a new zoning ordinance. Zoning ordinances are the tools by which land development is regulated and effectuated. Looking to Comprehensive Plan Chapter IX, Land Use, it was decided to implement action directive IX.2.a.1, which states “Promote the maintenance and expansion of R-12 and R-20 zones within the villages of Harrisville, Glendale, Oakland, Mapleville, Pascoag and Nasonville.”

In February of 2004, the Burrillville Town Council adopted an Inclusionary overlay zone for the sole purpose of focusing and directing mixed-income housing unit growth towards existing village areas. The Inclusionary overlay zone is entitled “Village Planned Development – Land Development Project”, and is Section 11-8.9 of the Burrillville Zoning Ordinance. As part of the land development application process Burrillville now offers an option to the development community –both non-profit and private- to put forth development proposals that may receive a density bonus if all the general performance standards of Section 11-8.9 are met, and 20 percent of the proposals are affordable. Allowing the VPD as an overlay zone enables the Town to maintain control over where growth takes place, while the property owner still maintains all rights associated with the underlying zone district. A density bonus is allowed and capped at the R-12 zone district density allowance. That is, regardless of the density of the underlying zoning, the density bonus associated with a VPD proposal shall not exceed that of an R-12 calculation (i.e. 12,000 sq. ft. minimum lot size). Henceforth, the density bonus varies dependent upon the density associated with the underlying zone district. Locating the VPD adjacent to existing village centers, in combination with the potential density bonus, is analogous to expanding the existing R-12 zone districts, which is simply a directive of the land use chapter. When viewed as a density bonus, the zoning tool becomes a stimulus for developing affordable housing by offsetting the development cost associated with affordable unit construction. The limited growth centers associated with the VPD Overlay Zone are depicted on Figure V-2.

Inclusionary Overlay Zone, Unit Calculation Methodology

For purposes of this Affordable Housing Strategy, it is necessary to forecast the total number of housing units –both affordable and market rate. To accomplish the unit forecast, existing RIGIS mapping data was utilized to calculate undevelopable soils areas. The soils data was layered over the town parcel data for purposes of calculating undevelopable soils area and developable soils areas (see Figure V-3 VPD Soils Map).

Table V-12 demonstrates each of the four growth areas, with Stillwater being a redevelopment project as well as subject to the VPD overlay zone. As indicated in Table V-12, the total acreage for each of the growth areas was calculated. The GIS effort revealed approximately 22 acres as soil not suitable for community development. Considering undevelopable soils, jurisdictional wetlands and stream setbacks, and open space exactions, 40 percent of the total land area was deducted from each growth area. The areas were then multiplied by 43,560 s.q. ft. / acre for purposes of converting the areas to square footage. All the growth areas were then divided by 12,000 square feet, which assumed each growth area would receive the total density bonus and the total number of lots or units was estimated at 573. In terms of the affordable units, a multiplication of .20 was necessary, as 20 percent of each growth area must be subsidized. Even though only 20 percent affordability is required, Stillwater accounts for a much higher percentage (i.e. 82 units out of a total 103 units), therefore, the actual affordable housing growth rate based on the zoning change is 31%.

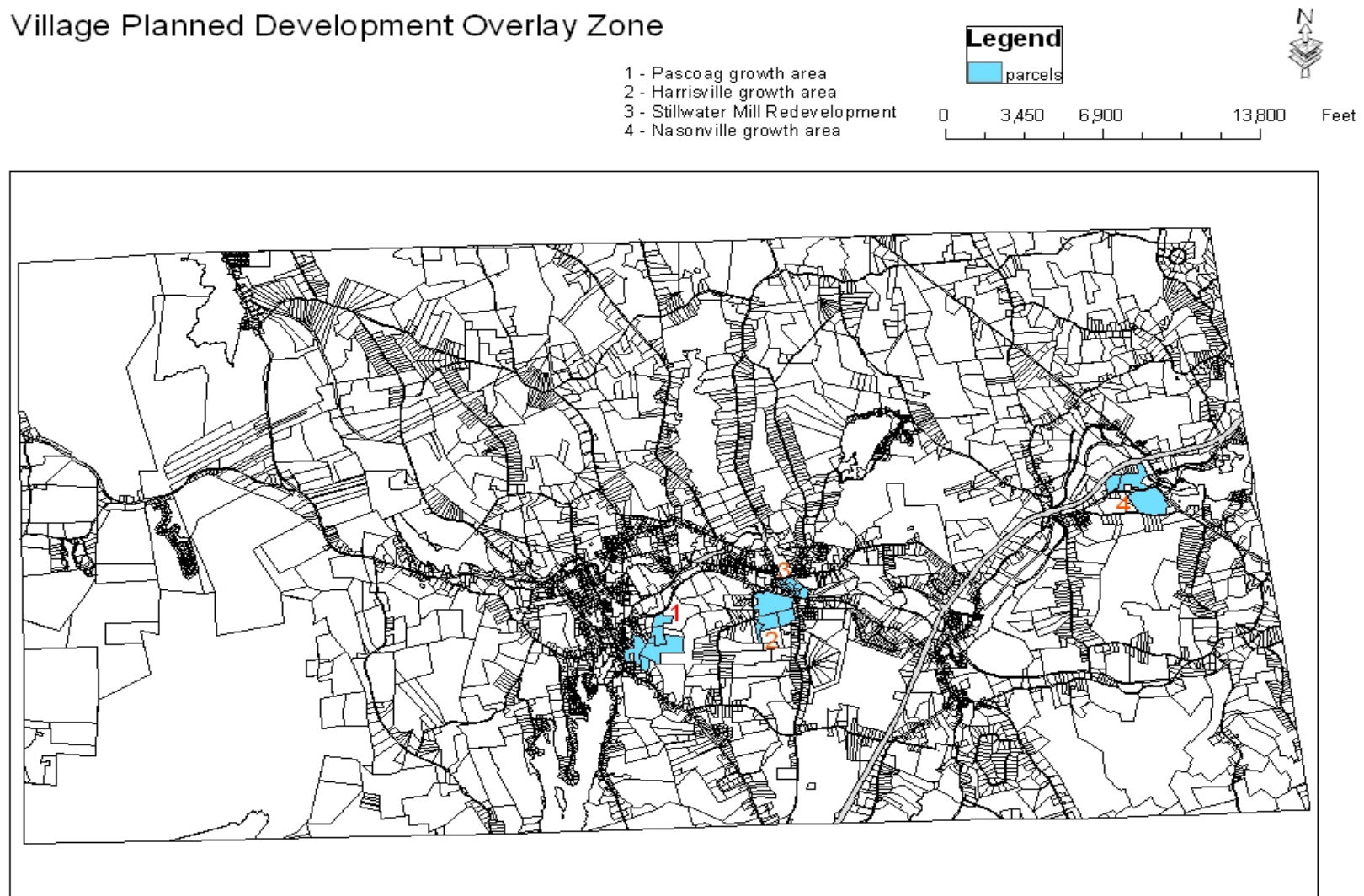
Table 13 depicts a total affordable housing strategy build out over the next 20 years. The second important factor in stimulating the creation of affordable housing lies in mandating 20 percent affordable unit construction as a part of conventional growth not associated with the Inclusionary overlay zone. For this growth rate, a figure from Chapter IX, Table IX-5, Year 2025 subtotal residential build out of 868 units was used. Utilizing this figure, an average annual growth figure of 43.4 was calculated over the next 20 years. In order to account for conventional growth, an estimate for such growth had to be determined. The mean number of lots associated with major subdivisions in Burrillville over the past 10 years was calculated to be 21, or roughly half of the 43.4 average, -Lynmar Estates being the largest at 67 units. Burrillville's rural residential compound ordinance accounts for most subdivisions, which are minor in nature (i.e., 2 to 5 lots). Adopting a mandatory 20 percent affordability requirement for those conventional subdivisions will yield an estimated 17.36 units over the next 20 years, or 4.34 units annually, see Table 11.

Using the subtotal residential build out found in Chapter IX, Table IX-5, for year 2025, Burrillville can expect to see a growth rate of 43.4 units per year. As described in the previous paragraph, roughly half of those permits will be due to conventional subdivision activity. In terms of a 20-year projection, Burrillville is expected to add an additional 868 housing units to the town according to a normal growth rate of 43.4 units per year. The 2000 U.S. Census shows that Burrillville currently possesses 5,821 housing units, of which 417 are LMI according to RIHMFC. By 2025, the town can expect to maintain a total of 7,262 housing units. Other LMI units expected to come on line by 2025 are the 17.36 from

conventional subdivision, and 298 from the VPD Ordinance, Stillwater Mill Complex, Pascoag Grammar School Redevelopment Project and Woonsocket Neighborhood Development Corporation proposal, yielding a total LMI estimate of 732.36, see Table 13. As shown in Table V-12, the total number of units by 2025 according to the VPD Overlay Zone is expected to be 573. Adding 573 to 868 and the existing 5, 821 units yields 7,262 total units, of which 732.36 is 10.08 percent.

Figure V-2. VPD Inclusionary Overlay Map

Village Planned Development Overlay Zone



Source: Burrillville Planning Dept., November, 2003

Figure V-3. VPD Soils Map

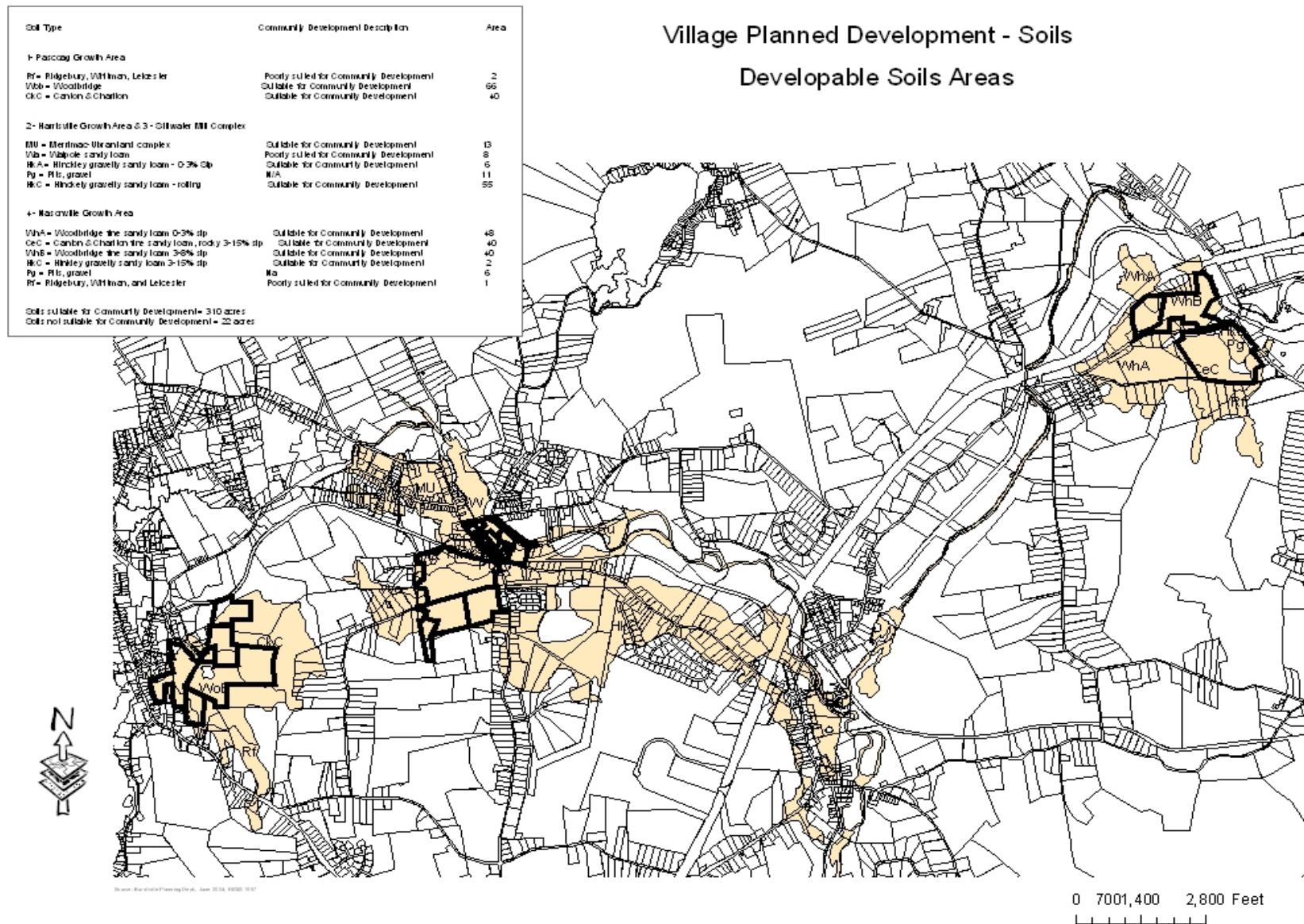


Table V-12 Inclusionary Overlay, Growth Projection

VILLAGE PLANNED DEVELOPMENT OVERLAY ZONE				
	1 - Pascoag Growth Area	2 - Harrisville Growth Area	3 - Stillwater Redevelopment	4 - Nasonville Growth Area
Acreage	78.1	65.2	17.8	72.3
Development Constraints - wetlands & jurisdictional areas, open space, roads = deduct 40%	46.9	39.1	N/A	43.4
Square footage conversion = multiply 43,560 sq. ft.	2041221.6	1704067.2	N/A	1889632.8
Potential Lots per Density bonus per compliance with Subdivision & Land Development Regulations and VPD Ordinance Standards = divide 12,000 sq. ft.	170.1018	142.0056	103	157.4694
Total lot / unit potential				573
Potential Affordable Units = multiply 20%	34	28	82	31
Total Affordable Units				176
Affordable unit growth rate based on proposed Town Housing Policy				31%

Source: U.S. Bureau of the Census, 2000; RIHMFC, 2003.

Table V-13 Total Affordable Housing Strategy Growth Forecast

TOTAL GROWTH FORECAST		
Growth rate per Land Use Chapter, Table IX-5, year 2025	43.4	868 units/ 20 yrs. = 43.4 units
Total housing units as of 2000	5,821	
Year 2025 housing unit projection	7,262	868 units + 5821 units + 573 units = 7,262 units
Total LMI units per Table V-11	315.36	
LMI units as of August 2002, (per RIHMFC)	417	
Total Affordable Units by 2025	732.36	
Projected LMI percent in year 2025	10.08%	732.36 units / 7262 units = .1008

Source: U.S. Bureau of the Census, 2000; RIHMFC, 2003.

The success of this plan and timeframe regarding its implementation is dependent upon financial commitments received from Rhode Island Housing Mortgage & Finance Corporation and their affordable housing programs (e.g. the HOME program, Neighborhood Revitalization Program, and LIHTC program). For example, several funding streams are necessary to effectuate the Stillwater Mill Redevelopment Master Plan, of which 80 percent of the total units are planned as affordable.

Need – Families

According to Table V-10, Burrillville attains 702 large and small family households with housing problems, 525 are ownership and 177 are renter households. Of the 177 renter households, 14 possess a cost burden that exceeds 50% of income.

Response – large and small families

As part of the town's effort to meet those needs, of the 702 households with housing problems, the zoning overlay, two redevelopment projects, conventional subdivision and WNDC proposal shall directly address 340 households over the next 20 years. The Stillwater Clock tower building will provide 12 housing units at or below 50%, which nearly erases the 14 households mentioned above.¹¹ The town will continue to monitor unit construction and incomes targeted as a result of the zoning overlay, which is expected to be driven by private developers, to ensure that area median incomes below 50% are being served.

Redevelopment Projects

Two Redevelopment projects offer opportunity to create affordable housing within the town; the former Stillwater Mill Complex and Pascoag Grammar School. The Stillwater project will account for 82 units of affordable housing, 52 of which will be directly targeted towards elderly earning less than or equal to 80 percent of median family income. The remaining 30 units will serve families earning 60% or less of AMI. The Stillwater development is reflected in the first 10 years of implementation (see Table V-11).

The former Pascoag Grammar School will be redeveloped into 20 units of affordable housing. Specifically, fourteen (14) three bedroom units are proposed along with five (5) two bedroom units and one studio apartment. Initially, the units will be rental units. The

¹¹ July 16, 2003, Stillwater Mill Clocktower Redevelopment, HUD BEDI / 108 Loan Program Application, Burrillville Planning Dept.

grammar school project is projected to adequately house a mix of fourteen large related and five small related families.

State and regional housing need comparisons

The affordable housing strategy as contained herein, will respond in concert with state housing needs. Table V-10 shows that Burrillville contains a slightly higher ratio of ownership to rental family households (with some housing problem), which is to be expected because Burrillville is not an urban community. Typically, cities would have more rental family units with housing problems. Burrillville's owner to renter ratio is 2.97 to 1, while the Rhode Island's is 1.18 to 1.

In terms of elderly, Burrillville's total elderly (renter HH and owner HH containing some housing problem) comprises 6 percent of the total number of households in Burrillville, while that of the state is 8.7 percent.

Regional comparisons required extra effort, because the CHAS data is only available at the county level. Burrillville is within Providence County which is problematic for reasons stated above; Providence will skew the ratios and percentages and not give a true picture of Rhode Island's northwest region. CHAS datasets for Gloucester, North Smithfield, Smithfield and Uxbridge, Massachusetts were therefore analyzed (See Tables V-14, 15, 16 and 17).

As predicted, the figures of the region are relatively consistent with what is happening in Burrillville. The mean percentage of total elderly with housing problems out of the total number of households, for all four towns, is 7 percent, while Burrillville is 6 percent. The ratio of ownership households –both small and large- to rental households –all with some housing problems- for all 4 towns, is 6.35 to 1. Burrillville maintains a much better balance at 2.97 to 1. North Smithfield, our neighbor to the east, maintained the highest ratio of 7.4 to 1, which is likely due to a small percentage of small-related family households with housing problems.

Table V-14 Gloucester CHAS, 2000

Housing Problems Output for -All Households

Name of Jurisdiction: Gloucester town, Rhode Island						Source of Data: CHAS Data Book		Data Current as of: 2000			
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Household Income <=50% MFI	56	54	10	20	140	166	110	24	34	334	474
2. Household Income <=30% MFI	27	4	10	8	49	93	51	10	12	166	215
3. % with any housing problems	70.4	100	100	50	75.5	62.4	92.2	100	66.7	74.1	74.4
4. % Cost Burden >30%	70.4	100	100	50	75.5	62.4	92.2	100	66.7	74.1	74.4
5. % Cost Burden >50%	55.6	0	100	50	59.2	41.9	76.5	100	33.3	55.4	56.3
6. Household Income >30% to <=50% MFI	29	50	0	12	91	73	59	14	22	168	259
7. % with any housing problems	0	70	N/A	66.7	47.3	11	93.2	28.6	36.4	44.6	45.6
8. % Cost Burden >30%	0	70	N/A	66.7	47.3	11	93.2	28.6	36.4	44.6	45.6
9. % Cost Burden >50%	0	20	N/A	33.3	15.4	5.5	59.3	28.6	36.4	30.4	25.1
10. Household Income >50 to <=80% MFI	29	54	0	24	107	74	245	34	37	390	497
11. % with any housing problems	0	7.4	N/A	0	3.7	33.8	61.2	70.6	89.2	59.5	47.5
12. % Cost Burden >30%	0	7.4	N/A	0	3.7	33.8	61.2	11.8	89.2	54.4	43.5
13. % Cost Burden >50%	0	0	N/A	0	0	0	10.2	0	21.6	8.5	6.6
14. Household Income >80% MFI	19	95	10	80	204	240	1,514	315	235	2,304	2,508
15. % with any housing problems	0	0	0	0	0	8.3	14.1	12.7	34	15.4	14.1
16. % Cost Burden >30%	0	0	0	0	0	8.3	14.1	6.3	34	14.5	13.3
17. % Cost Burden >50%	0	0	0	0	0	0	0.3	0	6.4	0.8	0.8
18. Total Households	104	203	20	124	451	480	1,869	373	306	3,028	3,479
19. % with any housing problems	18.3	21.2	50	9.7	18.6	23.1	24.9	20.9	42.2	25.9	24.9
20. % Cost Burden >30	18.3	21.2	50	9.7	18.6	23.1	24.9	10.2	42.2	24.6	23.8
21. % Cost Burden >50	14.4	4.9	50	6.5	9.5	9	5.5	3.8	11.4	6.4	6.8

Table V-15 North Smithfield CHAS, 2000

Housing Problems Output for -All Households

Name of Jurisdiction: North Smithfield town, Rhode Island						Source of Data: CHAS Data Book		Data Current as of: 2000			
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Household Income <=50% MFI	312	58	0	24	394	308	41	10	18	377	771
2. Household Income <=30% MFI	200	19	0	10	229	113	29	0	8	150	379
3. % with any housing problems	42.5	100	N/A	100	49.8	74.3	86.2	N/A	50	75.3	59.9
4. % Cost Burden >30%	42.5	100	N/A	100	49.8	74.3	86.2	N/A	50	75.3	59.9
5. % Cost Burden >50%	30	100	N/A	100	38.9	53.1	51.7	N/A	50	52.7	44.3
6. Household Income >30% to <=50% MFI	112	39	0	14	165	195	12	10	10	227	392
7. % with any housing problems	20.5	48.7	N/A	100	33.9	29.2	66.7	100	100	37.4	36
8. % Cost Burden >30%	20.5	48.7	N/A	100	33.9	29.2	66.7	100	100	37.4	36
9. % Cost Burden >50%	3.6	10.3	N/A	28.6	7.3	14.9	33.3	0	100	18.9	14
10. Household Income >50 to <=80% MFI	49	54	4	28	135	138	159	44	65	406	541
11. % with any housing problems	51	7.4	100	14.3	27.4	31.9	49.7	77.3	46.2	46.1	41.4
12. % Cost Burden >30%	51	7.4	0	14.3	24.4	31.9	49.7	45.5	46.2	42.6	38.1
13. % Cost Burden >50%	0	7.4	0	0	3	2.9	2.5	0	23.1	5.7	5
14. Household Income >80% MFI	79	140	10	44	273	229	1,614	280	190	2,313	2,586
15. % with any housing problems	5.1	0	0	0	1.5	12.7	10.5	5.4	31.6	11.8	10.7
16. % Cost Burden >30%	5.1	0	0	0	1.5	10.9	10.2	5.4	31.6	11.5	10.4
17. % Cost Burden >50%	0	0	0	0	0	0	1.9	0	7.9	1.9	1.7
18. Total Households	440	252	14	96	802	675	1,814	334	273	3,096	3,898
19. % with any housing problems	31.1	16.7	28.6	29.2	26.3	31.7	15.5	17.7	38.1	21.3	22.3
20. % Cost Burden >30	31.1	16.7	0	29.2	25.8	31.1	15.3	13.5	38.1	20.5	21.6
21. % Cost Burden >50	14.5	10.7	0	14.6	13.1	13.8	2.9	0	16.1	6.1	7.6

Table V-16 Uxbridge, Massachusetts CHAS, 2000

Housing Problems Output for -All Households

Name of Jurisdiction:			Source of Data:			Data Current as of:					
Uxbridge town, Massachusetts			CHAS Data Book			2000					
	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(L)
	1. Household Income <=50% MFI	165	108	30	75	378	234	69	15	27	345
2. Household Income <=30% MFI	113	70	0	53	236	89	25	15	19	148	384
3. % with any housing problems	33.6	64.3	N/A	45.3	45.3	84.3	100	100	100	90.5	62.8
4. % Cost Burden >30%	30.1	50	N/A	45.3	39.4	84.3	100	100	100	90.5	59.1
5. % Cost Burden >50%	12.4	35.7	N/A	45.3	26.7	28.1	100	100	78.9	54.1	37.2
6. Household Income >30% to <=50% MFI	52	38	30	22	142	145	44	0	8	197	339
7. % with any housing problems	44.2	89.5	50	63.6	60.6	31	100	N/A	50	47.2	52.8
8. % Cost Burden >30%	36.5	89.5	50	63.6	57.7	31	100	N/A	50	47.2	51.6
9. % Cost Burden >50%	0	52.6	0	0	14.1	0	90.9	N/A	0	20.3	17.7
10. Household Income >50 to <=80% MFI	44	55	0	105	204	149	85	39	48	321	525
11. % with any housing problems	0	0	N/A	14.3	7.4	36.9	58.8	100	83.3	57.3	37.9
12.% Cost Burden >30%	0	0	N/A	14.3	7.4	36.9	58.8	100	83.3	57.3	37.9
13. % Cost Burden >50%	0	0	N/A	0	0	16.8	17.6	25.6	20.8	18.7	11.4
14. Household Income >80% MFI	19	195	0	74	288	169	1,640	375	245	2,429	2,717
15. % with any housing problems	0	7.7	N/A	0	5.2	2.4	10.4	13.3	16.3	10.9	10.3
16.% Cost Burden >30%	0	0	N/A	0	0	2.4	10.4	9.3	16.3	10.3	9.2
17. % Cost Burden >50%	0	0	N/A	0	0	0	0.9	0	0	0.6	0.6
18. Total Households	228	358	30	254	870	552	1,794	429	320	3,095	3,965
19. % with any housing problems	26.8	26.3	50	20.9	25.6	32.4	16.1	24.2	32.2	21.8	22.6
20. % Cost Burden >30	23.2	19.3	50	20.9	21.8	32.4	16.1	20.7	32.2	21.3	21.4
21. % Cost Burden >50	6.1	12.6	0	9.4	9.5	9.1	5.3	5.8	7.8	6.3	7

Table 17 Smithfield CHAS, 2000

Housing Problems Output for -All Households

Name of Jurisdiction: Smithfield town, Rhode Island						Source of Data: CHAS Data Book		Data Current as of: 2000			
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Household Income <=50% MFI	482	134	4	93	713	442	153	8	109	712	1,425
2. Household Income <=30% MFI	234	75	0	44	353	169	53	0	59	281	634
3. % with any housing problems	57.3	100	N/A	54.5	66	70.4	100	N/A	93.2	80.8	72.6
4. % Cost Burden >30%	57.3	100	N/A	54.5	66	70.4	100	N/A	93.2	80.8	72.6
5. % Cost Burden >50%	48.7	100	N/A	45.5	59.2	52.7	81.1	N/A	67.8	61.2	60.1
6. Household Income >30% to <=50% MFI	248	59	4	49	360	273	100	8	50	431	791
7. % with any housing problems	55.6	66.1	0	71.4	58.9	35.9	80	100	70	51.3	54.7
8. % Cost Burden >30%	55.6	66.1	0	71.4	58.9	35.9	80	100	70	51.3	54.7
9. % Cost Burden >50%	37.9	0	0	30.6	30.3	16.5	55	50	40	28.8	29.5
10. Household Income >50 to <=80% MFI	92	120	20	50	282	307	289	64	119	779	1,061
11. % with any housing problems	63	33.3	0	0	34.8	28.3	68.9	62.5	41.2	48.1	44.6
12. % Cost Burden >30%	58.7	25	0	0	29.8	28.3	65.4	62.5	41.2	46.9	42.3
13. % Cost Burden >50%	58.7	0	0	0	19.1	7.8	13.8	15.6	12.6	11.4	13.5
14. Household Income >80% MFI	81	140	4	260	485	598	2,639	445	465	4,147	4,632
15. % with any housing problems	45.7	7.1	0	0	9.7	8	9.4	11.2	20.4	10.7	10.6
16. % Cost Burden >30%	40.7	7.1	0	0	8.9	7.4	9.3	9	20.4	10.2	10.1
17. % Cost Burden >50%	23.5	0	0	0	3.9	0	0.4	0	2.2	0.5	0.8
18. Total Households	655	394	28	403	1,480	1,347	3,081	517	693	5,638	7,118
19. % with any housing problems	56	41.6	0	14.6	39.9	26.1	18.9	19	33.8	22.4	26.1
20. % Cost Burden >30	54.8	39.1	0	14.6	38.6	25.8	18.4	17	33.8	21.9	25.4
21. % Cost Burden >50	42.9	19	0	8.7	26.4	11.7	4.8	2.7	12.3	7.2	11.2

Goals, Policies and Implementation Actions

V. Housing Goals	Policies	Implementation Actions	Responsible Party
V.1 To encourage a range of housing opportunities to meet diverse individual and family income needs for purposes of achieve the 10% affordable housing goal established by R.I.G.L. 45-53.	V.1.a Stimulate development of a variety of housing, in terms of cost, size, location and design, to meet the broad range of needs and desires of homeowners and renters, and of all income groups and family sizes.	V.1.a.1 Through public and private actions, and joint public/private efforts, work to increase the variety of housing options, including a range of types, sizes and costs.	Town Council, BHA, BRA
	V.1.a Continue to identify and update zoning tools, such as incentive-based zoning ordinances, to encourage affordable housing development.	V.1.a.2 Give preference to redevelopment projects such as brownfields that include affordable housing components that achieve development of a variety of housing types, including single family, two family, duplexes, accessory apartments, 3 and 4 family structures, congregate housing and other alternatives for persons unable to live with complete independence.	BRA
		V.1.a.3 Require 20% affordable housing for subdivisions & LD projects of 10 or more units. Units must be affordable to households at or below 80% AMI for thirty years or more, and must be constructed with a qualifying subsidy as defined by R.I.G.L. 45-53-3(5).	Planning Board
	V.1.b Allow and encourage combination of affordable unit construction and commercial construction through the Village Planned Development process.	V.1.b.1 Amend the Zoning Ordinance to include the Village Planned Development provision to apply to specific geographical areas that are contiguous to existing high-density village neighborhoods.	Planning Dept., & Planning Board COMPLETE

	V.1.c Increase the options available to households with less than the Burrillville median income to keep the cost of housing at no more than 30 percent of household income.	V.1.c.1 Increase housing options affordable to households whose incomes are less than 50 percent of the local median income through public investment, subsidy and/or joint public/private efforts.	BHA, BRA
		V.1.c.2 Increase housing options affordable to households whose incomes are between 30 and 80 percent of the local median income through incentives to the private sector, joint public-private efforts and non-profit development.	BHA, BRA
		V.1.c.3 Evaluate affordable housing proposals according to the number of units which can be owned or rented at a cost of no more than 30 percent of the monthly income of the households to be served.	Planning Dept. and Planning Board ONGOING
		V.1.c.4 Expand the activities of the Town's Housing Authority to increase its ability to serve Burrillville residents, with special emphasis upon meeting the needs of families and elderly citizens.	Town Council
	V.1.d Increase the number of subsidized housing units in Burrillville.	V.1.d.1 Work with the Housing Authority to ensure that existing units are maintained and modernized as necessary.	Town Council

		V.1.d.2 The Town should continue (through the Housing Authority or non-profit agency) identify and secure parcels for redevelopment and provide additional subsidized housing to the extent State or federal programs make such development feasible.	BHA, BRA
		V.1.d.3 Support the Housing Authority's efforts to expand the number of Section 8 certificates through technical or other assistance.	Town Council
	V.1.e The Town's priority should be to meet the affordable housing needs of its local residents, employees, and directives per R.I.G.L. 45-53.	V.1.e.1 Whenever possible, require that affordable units be administered in a manner that gives preference to local residents.	Planning Board & BHA
	V.1.f Encourage and support optimum location of new housing in terms of its relationships to transportation, pollution control, water supply, education and other public facilities and services; employment opportunities and commercial and community services; adjacent land uses; and the suitability of the specific site for other land uses, including open space.	V.1.f.1 Promote higher density housing development within the villages, where services and other amenities are existing or planned except where there are other criteria which must be met or concerns that conflict with allowing higher density.	Planning Dept. & Planning Board
		V.1.f.2 Continue to require two to five acre minimum lot requirements in outlying areas of the community, where services and amenities are not available or planned.	Planning Dept., & Planning Board

V.2 To promote a safe, sanitary and well-constructed housing stock through new construction and renovation of existing structures.	V.2.a Encourage and support the optimum use of existing housing stock, existing neighborhoods and existing structures suitable for residential use, in meeting housing needs, including rehabilitation of historic buildings for housing.	V.2.a.1 Emphasize and preserve the identity of historic neighborhoods through Historic District Commission.	Town Council to Establish Historic District Commission ONGOING
		V.2.a.2 Support the reuse and rehabilitation of mill buildings for housing use in those locations where access, parking, environmental concerns etc., preclude continued industrial use.	BRA
		V.2.a.3 Continue coordinating with the City of Woonsocket Planning Department on programs providing low interest loans and other assistance for home improvements for low and moderate-income persons.	Planning Department
	V.2.b Encourage and support more efficient use of the State's natural, energy, fiscal and other resources, and public services and facilities in residential structures and in residential development patterns.	V.2.b.1 Provide incentives for combining open space preservation efforts with new affordable housing construction, such as through cluster development, except in the F5 district.	Planning Board
		V.2.b.3 Specify in the Zoning Ordinance and other land use regulations that the impact of proposals on housing choice is a concern of the Town.	Planning Dept., & Planning Board COMPLETE
V.3 To encourage a safe and desirable neighborhood atmosphere.	V.3.a Encourage and support the protection and improvement of stable neighborhoods and areas.	V.3.a.1 Allow and encourage the development or redevelopment of compatible small-scale affordable housing structures within existing neighborhoods.	BRA

		V.3.a.2 Require site plan review for all multifamily developments, large standard subdivisions, and cluster subdivisions.	Planning Board
		V.3.a.3 When reviewing applications for mixed market-rate and affordable-rate developments, require that exterior architectural treatment and site design be similar in nature for both types of homes.	Planning Board